

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: § CASE NO. 14-11769-HCM
ROMAN ADAM GUZMAN §
§
§
Debtor § CHAPTER 13

TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS

This pleading requests relief that may be adverse to your interests.

No hearing will be conducted on this recommendation concerning claims (or its treatment of any claim) unless a written response is filed within twenty-one (21) days from the date of service.

A timely response is necessary for a hearing to be held. If no response is timely filed, the treatment of claims reflected in the recommendation shall be deemed approved by the court without further hearing or order.

By order of the Court, the Trustee's Recommendation Concerning Claims shall set a bar date for objection to claims, for contesting the validity or priority of liens, and for challenging the priority of claims. The bar date shall be the twenty-first (21st) day after the service of the Recommendation of Claims. Any objection, motion or adversary contesting the validity or priority of any claim reflected in this Recommendation Concerning Claims may not be filed after the expiration of the bar date except upon leave of the Court after motion requesting such leave and upon notice of hearing to the Chapter 13 Trustee, the Debtor, the Debtor's counsel, and all parties in interest.

TO THE HONORABLE H. CHRISTOPHER MOTT, UNITED STATES BANKRUPTCY JUDGE.

Comes now Deborah B. Langehennig, Chapter 13 Trustee (hereinafter "Trustee"), and making this her recommendation concerning claims, would respectfully show the Court as follows:

I.

The time for filing claims in this proceeding has expired. The Trustee has reviewed all of the claims filed in this proceeding. Attached is a Schedule containing the Trustee's recommendation as to various matters concerning claims, including the amount and classification of each creditor's claim(s). The dividend paid to allowed general unsecured claims to be paid through the plan is currently 100%.

II.

If a party in interest disagrees with any of the Trustee's recommendations, such party may file a response to the Trustee's Recommendation, or may file an objection to any disputed claim listed on the attached schedule. Responses and objections must be filed within twenty-one (21) days from the date of service hereof. Each claim for which there is no response or objection filed within twenty-one (21) days from the date of service hereof will be treated as listed in the attached schedule.

III.

If the Plan provides that the Trustee is to disburse the ongoing mortgage payment, the Trustee will disburse pursuant to the provisions of the Plan, the Proof of Claim and attached exhibits, and any notices filed by the creditor.

IV.

NOTICE OF BAR DATE FOR OBJECTIONS TO CLAIMS

Responses to the Trustee's recommendation or additional objections to claims must be filed within twenty-one (21) days from the date of service hereof with the United States Bankruptcy Clerk, 903 San Jacinto, Suite 322, Austin, TX 78701 and served on the appropriate parties pursuant to the Bankruptcy Rules.

Respectfully submitted,

/s/ Deborah B. Langehennig

Deborah B. Langehennig
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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TEXAS**

IN RE: ROMAN ADAM GUZMAN		Schedule of Claims		
		Case Number: 14-11769-HCM		
Trustee Claim ID#	Creditor Name and Address	Account Number	Amount	Classification/Comments
10	CERASTES LLC % WEINSTEIN AND RILEY PS PO BOX 3978 SEATTLE, WA 98124-3978	2794 Treatment of Claim: GENERAL UNSECURED CLAIM	\$1,183.34	UNSECURED CLAIM FILED INTEREST RATE: 0.00%
6	COMMUNITY OF AMBERWOOD HOA % REAL MANAGE PO BOX 803555 DALLAS, TX 75380	R0143300L0064614 Treatment of Scheduled Claim: SECURED CLAIM	\$0.00	SECURED NOT FILED INTEREST RATE: 0.00% HOA dues
9	INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA, PA 19101-7317	5319 Treatment of Claim: PRIORITY UNSECURED CLAIM	\$6,453.07	PRIORITY CLAIM FILED INTEREST RATE: 0.00% 2012 Taxes
13	INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA, PA 19101-7317	 Treatment of Claim: GENERAL UNSECURED CLAIM	\$1,217.00	UNSECURED CLAIM FILED INTEREST RATE: 0.00% Penalties
5	KIA MOTORS FINANCE PO BOX 20825 FOUNTAIN VALLEY, CA 92728-0825	9833 Treatment of Claim: PAID DIRECTLY BY DEBTOR(S)	\$18,599.93	SECURED BY VEHICLE CLAIM FILED INTEREST RATE: 0.00% 2012 Kia Optima
1	LINEBARGER GOGGAN BLAIR & SAMPFM PO BOX 17428 AUSTIN, TX 78760-7428	12/9/14 Treatment of Claim: NOTICE ONLY CREDITOR	\$0.00	NOTICE ONLY INTEREST RATE: 0.00% Hays CISD
14	MCCREARY VESELKA BRAGG ALLEN PO BOX 1269 ROUND ROCK, TX 78680	FM 1/22/15 Treatment of Claim: NOTICE ONLY CREDITOR	\$0.00	NOTICE ONLY INTEREST RATE: 0.00% Hays County
11	MEDICAL BUSINESS BUREAU PO BOX 1219 PARK RIDGE, IL 60068-7219	2788 Treatment of Scheduled Claim: GENERAL UNSECURED CLAIM	\$0.00	UNSECURED NOT FILED INTEREST RATE: 0.00%
7	QUANTUM3 GROUP LLC PO BOX 788 KIRKLAND, WA 98083-0788	3965 Treatment of Claim: SECURED CLAIM - VALUED	\$500.00	SECURED CLAIM FILED INTEREST RATE: 5.25% Jewelry/Pay collateral value

<u>Trustee</u>	<u>Creditor Name and Address</u>	<u>Account Number</u>	<u>Amount</u>	<u>Classification/Comments</u>
Claim ID#				
10,007	QUANTUM3 GROUP LLC PO BOX 788 KIRKLAND, WA 98083-0788	3965	\$1,852.91	UNSECURED Treatment of Claim: [SECURED CLAIM - VALUED] INTEREST RATE: 0.00% Split Claim Jewelry/Pay collateral value
8	SECURITY SERVICES FEDERAL CREDIT PO BOX 691510 SAN ANTONIO, TX 78269-1510	5319	\$27,172.24	SECURED BY VEHICLE Treatment of Claim: [SECURED CLAIM] INTEREST RATE: 5.25% 2012 Toyota Tundra/Pay full claim
2	WELLS FARGO BANK NA PO BOX 9013 ADDISON, TX 75001	FM 12/11/14	\$0.00	NOTICE ONLY Treatment of Claim: [NOTICE ONLY CREDITOR] INTEREST RATE: 0.00%
4	WELLS FARGO BANK NA MAC X2302 04C ONE HOME CAMPUS DES MOINES, IA 50328	9913	\$13,791.95	MORTGAGE ARREARAGE Treatment of Claim: [ARREARAGE CLAIM] INTEREST RATE: 0.00% Homestead
12	WELLS FARGO BANK NA % WELLS FARGO CARD SERVICES PO BOX 9210 DES MOINES, IA 50306	3735	\$8,399.37	UNSECURED Treatment of Claim: [GENERAL UNSECURED CLAIM] INTEREST RATE: 0.00%